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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/655,828	09/05/2003	Phillip Craig Graves	64243.000015	7150

7590                  02/28/2005

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EXAMINER

SUBRAMANIAN, NARAYANSWAMY

ART UNIT

PAPER NUMBER

3624

DATE MAILED: 02/28/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

*(Handwritten mark)*

## Office Action Summary

	Application No.	Applicant(s)
	10/655,828	GRAVES ET AL.
	Examiner Narayanswamy Subramanian	Art Unit 3624

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**  
**Period for Reply**

**A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 1 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.**

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) Responsive to communication(s) filed on 24 November 2003.
- 2a) This action is **FINAL**.                    2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) Claim(s) 1-71 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) Claim(s) \_\_\_\_\_ is/are allowed.
- 6) Claim(s) \_\_\_\_\_ is/are rejected.
- 7) Claim(s) \_\_\_\_\_ is/are objected to.
- 8) Claim(s) 1-71 are subject to restriction and/or election requirement.

**Application Papers**

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) All    b) Some \* c) None of:
1. Certified copies of the priority documents have been received.
  2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| <p>1)<input type="checkbox"/> Notice of References Cited (PTO-892)</p> <p>2)<input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)</p> <p>3)<input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)<br/>Paper No(s)/Mail Date _____.</p> | <p>4)<input type="checkbox"/> Interview Summary (PTO-413)<br/>Paper No(s)/Mail Date. _____.</p> <p>5)<input type="checkbox"/> Notice of Informal Patent Application (PTO-152)</p> <p>6)<input type="checkbox"/> Other: _____.</p> |
|--|---|

***Election/Restrictions***

1. Restriction to one of the following inventions is required under 35 U.S.C. 121:

I. Claims 1-59 and 61-71, drawn to a computerized method, a computer readable medium and a system for securely authorizing and distributing stored-value card data over a communications network, the method comprising: storing in a database a plurality of records comprising: stored-value card data for each stored-value card, and at least one of: information identifying trusted sources for making stored-value card processing requests and information identifying trusted communications networks for carrying or transmitting stored-value card processing requests, wherein the database is coupled to a central processor; transmitting a request to change the status of a stored-value card over the communications network from a requesting terminal to the central processor; determining at least one of: whether the respective requesting terminal is a trusted source of processing requests; and whether the communications network is a trusted communications network for carrying or transmitting processing requests; and processing the request based on the determining step, classified in class 705, subclass 44.

II. Claim 60, drawn to a method for securely authorizing stored-value card transactions, comprising: identifying at least one of: one or more trusted sources of stored-value card processing requests, and one or more trusted communications networks for carrying and/or transmitting stored-value card processing requests; assigning identifiers to each identified trusted source and trusted communications network; storing the identifiers in a database coupled to a processor; receiving a request to process stored-value cards, wherein the request is received from a user terminal over a communications network; determining at least one of: whether the respective requesting terminal is a trusted source of requests for

processing; and whether the communications network is a trusted communications network for carrying or transmitting requests for processing; and processing the request based on the determining step, classified in class 705, subclass 44.

The inventions are distinct, each from the other because of the following reasons:

2. Inventions I and II are related as sub combinations disclosed as usable together in a single combination. The sub combinations are distinct from each other if they are shown to be separately usable. In the instant case, invention I relates to a computerized method, a computer readable medium and a system for securely authorizing and distributing stored-value card data over a communications network, the method comprising: storing in a database a plurality of records comprising: stored-value card data for each stored-value card, and at least one of: information identifying trusted sources for making stored-value card processing requests and information identifying trusted communications networks for carrying or transmitting stored-value card processing requests, wherein the database is coupled to a central processor; transmitting a request to change the status of a stored-value card over the communications network from a requesting terminal to the central processor; determining at least one of: whether the respective requesting terminal is a trusted source of processing requests; and whether the communications network is a trusted communications network for carrying or transmitting processing requests; and processing the request based on the determining step, whereas invention II relates to a method for securely authorizing stored-value card transactions, comprising: identifying at least one of: one or more trusted sources of stored-value card processing requests, and one or more trusted communications networks for carrying and/or transmitting stored-value card processing requests; assigning identifiers to each identified

trusted source and trusted communications network; storing the identifiers in a database coupled to a processor; receiving a request to process stored-value cards, wherein the request is received from a user terminal over a communications network; determining at least one of: whether the respective requesting terminal is a trusted source of requests for processing; and whether the communications network is a trusted communications network for carrying or transmitting requests for processing; and processing the request based on the determining step.

See MPEP § 806.05(d). Clearly the steps of the two inventions are different making them distinct and different in scope and utility. Because these inventions are distinct for the reasons given above and the search required for Group I is not required for Group II, restriction for examination purposes as indicated is proper even though they are classified in the same class and subclass.

3. A telephone call was made to Thomas D. Bradshaw on February 22, 2005 to request an oral election to the above restriction requirement, but did not result in an election being made.

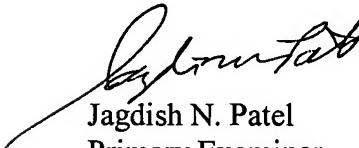
4. Applicants are advised that reply to this requirement to be complete must include an election of the invention to be examined even though the requirement be traversed (37 CFR 1.143).

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (703) 305-4878. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached at (703) 308-1065. The fax phone number for the Patent Office where this application or proceeding is assigned is 703-872-9306.

Art Unit: 3624

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

N. Subramanian  
February 23, 2005



Jagdish N. Patel

Primary Examiner